AMENDMENTS TO THE CLAIMS

This listing of claims replaces all previous versions and listings of claims in this application.

Claim Listing:

1.   (Currently amended) A method for processing a payment to a financial transaction beneficiary located in a foreign country, the method comprising:

receiving financial transaction payment instructions from a Client Bank in a format associated with a ~~mechanism~~ settlement funds transfer system that provides guaranteed funding of the transaction to a Receiver Financial Institution;

analyzing the received financial transaction payment instructions; and

generating foreign financial transaction payment instructions for at least one financial institution located in a foreign country, the foreign financial transaction payment instructions including data in a funds transfer messaging service format that is compatible with both the Receiver Financial Institution and the at least one financial institution ~~in a foreign country~~.

2.   (Currently amended) The method of claim 1, wherein the ~~mechanism that provides guaranteed funding of the transaction to a Receiver Financial Institution is the Fedwire~~ settlement funds transfer system is the FEDWIRE® system,

wherein the financial transaction payment instructions cause both an automatic credit and an automatic debit of associated accounts to be made upon receipt.

3.   (Original) The method of claim 2, wherein the funds transfer messaging service format that is compatible with both the Receiver Financial Institution and the at least one financial institution is SWIFT message compatible.

4.   (Original) The method of claim 2, wherein the foreign financial transaction payment instructions comply with specifications of SWIFT MT 103.

2

5.   (Original) The method of claim 1, wherein the Client Bank is a domestic bank.

6.   (Original) The method of claim 1, wherein the financial transaction is self-funding.

7.   (Currently amended) The method of claim 1, wherein the ~~financial transaction payment~~ instructions are received via an interface ~~from the Fedwire system~~ with the settlement funds transfer system, said interface being configured to provide access to the FEDWIRE® system.

8.   (Currently amended) The method of claim 1, further comprising transmitting the foreign financial transaction payment instructions to the at least one financial institution ~~in the foreign country~~.

9.   (Currently amended) The method of claim 8, wherein the at least one financial institution ~~in the foreign country~~ includes a branch of the Receiver Financial Institution that generated and transmitted the foreign financial transaction payment instructions.

10.   (Currently amended) The method of claim 8, wherein the at least one financial institution ~~in the foreign country~~ includes a member of the ~~ClearingHouse Interbank Payment System~~ CLEARING HOUSE INTERBANK PAYMENT SYSTEM® (CHIPS).

11.   (Currently amended) The method of claim 8, wherein the at least one financial institution ~~in the foreign country~~ includes a member of the ~~Fedwire~~ FEDWIRE® funds transfer system,

wherein the financial transaction payment instructions cause both an automatic credit and an automatic debit of associated accounts to be made upon receipt thereof.

12.   (Currently amended) The method of claim 8, wherein the at least one financial institution ~~in the foreign country~~ includes a ~~SWIFT-connected~~ correspondent bank that is SWIFT-connected to the Receiver Financial Institution that generated and transmitted the foreign financial transaction payment instructions, the correspondent bank handling business in a particular geographic area.

3

13.   (Currently amended) A mechanism for processing a payment to a financial transaction beneficiary located in a foreign country, the mechanism comprising:

an interface for receiving payment instructions from a Client Bank in a format associated with a ~~mechanism~~ settlement funds transfer system that provides guaranteed funding of ~~the~~ a transaction to a Receiver Financial Institution; and

at least one processor including software for analyzing the received ~~financial transaction~~ payment instructions and generating foreign financial transaction payment instructions for at least one financial institution located in a foreign country, the foreign financial transaction payment instructions including data in a funds transfer messaging service format that is compatible with both the Receiver Financial Institution and the at least one financial institution ~~in a foreign country~~.

14.   (Currently amended) The mechanism of claim 13, wherein the ~~mechanism that provides guaranteed funding of the transaction to a Receiver Financial Institution is the Fedwire system~~ settlement funds transfer system is the FEDWIRE® system,

wherein the payment instructions received from the client bank cause both an automatic credit and an automatic debit of associated accounts to be made upon receipt thereof.

15.   (Currently amended) The mechanism of claim 14, wherein the funds transfer messaging service format that is compatible with both the Receiver Financial Institution and the at least one financial institution is SWIFT message compatible.

16.   (Original) The mechanism of claim 14, wherein the foreign financial transaction payment instructions comply with specifications of SWIFT MT 103.

17.   (Original) The mechanism of claim 13, wherein the Client Bank is a domestic bank.

18.   (Original) The mechanism of claim 13, wherein the financial transaction is self-funding.

wherein the payment instructions received from the client bank cause both an automatic credit and an automatic debit of associated accounts to be made upon receipt thereof.

19.   (Currently amended) The mechanism of claim 13, wherein the interface is ~~an interface with the Fedwire system~~ compliant with requirements of the FEDWIRE® system.

20.   (Currently amended) The mechanism of claim 13, wherein the at least one processor initiates transmission of the foreign financial transaction payment instructions to the at least one financial institution ~~in the foreign country~~.

21.   (Currently amended) The mechanism of claim 20, wherein the at least one financial institution ~~in the foreign country~~ includes a branch of the Receiver Financial Institution that generated and transmitted the foreign financial transaction payment instructions.

22.   (Currently amended) The mechanism of claim 20, wherein the at least one financial institution ~~in the foreign country~~ includes a member of the ~~ClearingHouse Interbank Payment System~~CLEARING HOUSE INTERBANK PAYMENT SYSTEM® (CHIPS).

23.   (Currently amended) The mechanism of claim 20, wherein the at least one financial institution ~~in the foreign country~~ includes a member of the ~~Fedwire~~ FEDWIRE® funds transfer system.

24.   (Currently amended) The mechanism of claim 20, wherein the at least one financial institution ~~in the foreign country~~ includes a ~~SWIFT-connected~~ correspondent bank that is SWIFT-connected to the Receiver Financial Institution that generated and transmitted the foreign financial transaction payment instructions, the correspondent bank handling business in a particular geographic area.